

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.:	10/085,937	Confirmation No.:	4374
Applicant(s):	Hyyppa et al.	Art Unit:	2617
Filed:	February 28, 2002	Examiner:	Doan, Phuoc Huu
Title:	ELECTRONIC TRANSACTIONS		
Atty Dkt No.:	042933 / 302191		
Customer No.:	00826		

VIA EFS-Web
Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**AMENDMENT
37 C.F.R. § 1.121**

In response to the Office Action dated **December 17, 2008**, please enter the following response for the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page **2** of this paper.

Remarks in Response to the Office Action begin on page **8** of this paper.